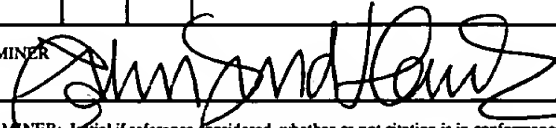

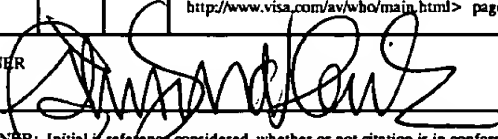
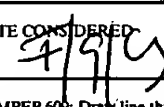
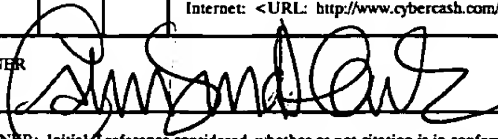
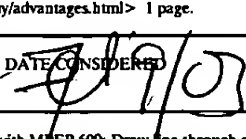
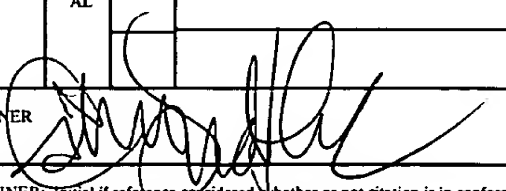
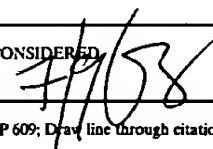
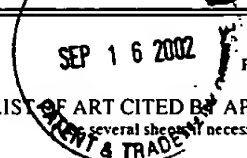

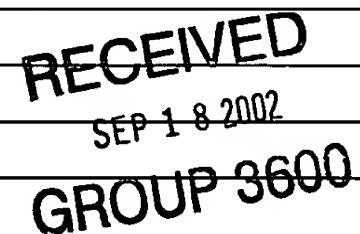
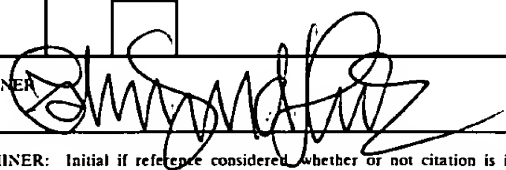
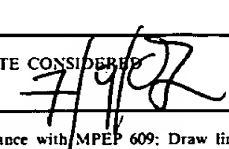


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LIST OF ART CITED BY APPLICANT (Use several sheets if necessary)				APPLICANT Sines et al.		FILING DATE September 25, 2000	
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*Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							

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1	AE	"Internet Shopping", Visa [online] 1996-2000 [retrieved on February 5, 2000] Retrieved from the Internet: <URL: http://www.visa.com/nt/ecom/security/set.html > pages 1-4.					
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	AA	6,351,739 B1	02/2002	Egendorf	705	40	
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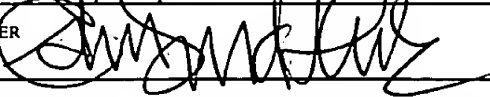
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